



MEET THE WISH TEAM!

WHERE INDIVIDUALS SEEK HELP



From left to right: Genesis Delgado, Catherine Conner, Hope Moore, Martha Baldwin, Yulianna Lopez

When it comes to dealing with the loss of a loved one, families need all the help that they can get. Most of us have first-hand experience with how overwhelming it can be to carry out arrangements that honor a loved one without exceeding funds. Thanks to Senior Life Insurance Company's partnership with Legacy Assurance, these grieving families will not be vulnerable to spending unnecessary amounts of money with the help of Legacy's WISH Team. In this article, we explain how The WISH Team extends their assistance and compassion to families who have just experienced the loss of a family member and how having a Legacy Assurance membership can give your clients access to their exclusive funeral negotiating service.

When a member of Legacy Assurance passes, the WISH Team acts as a liaison

between the member's family and the funeral home, negotiating prices with three to four funeral homes in the area of the member's choice to ensure that the family saves as much money as possible on traditional services. They report their findings back to the family in an effort to make the choices for the funeral arrangements easier. While the choices for funeral arrangements are entirely up to the family, Legacy Assurance's WISH Team is there to extend their helping hands.

Yulianna Lopez, a Legacy Assurance representative, states, "I am truly humbled to be given this opportunity and profoundly proud to be a part of this magnificent team. I look forward to many more years of exceptional customer service of the highest of standards, alongside our brilliant leader and teammates." ©

MEMORABLE MOMENTS FROM THE WISH TEAM

A client called to let us know that her husband had passed, and under the circumstances, it was a very emotional case. Her husband was an Army Veteran, but the family didn't know that at the veteran's cemetery, there would be no cost for the burial if they have honorable discharge documentation. I located the information on the veterans' website for the family, so they would receive a flag to drape over the casket. Documentation was also sent to the state so a headstone could be provided. We worked with the funeral home that the family had chosen, and were able to securely deliver a military casket in time for services. The family was pleased with how beautiful this casket was and grateful for us being there every step of the way up until the day of service. Being able to assist families during the time that they need us most is truly priceless. Legacy Assurance has provided a different perspective as to what happens to a family after the loss of a loved one. Families are vulnerable and easy to take advantage of. The WISH Team is here to alleviate that burden and allows the family more time in comfort with their loved ones, while we diligently work in the background.



Yulianna Lopez

The initial claim was called in on a Wednesday. The funeral home needed a casket in South Carolina by Thursday while the family planned on having the viewing the following Friday and having the service that Saturday—all in the same week. The family was very overwhelmed, mourning the loss of their loved one, and not in good spirits at all. The wife of the deceased was an elderly woman who wasn't very familiar with the use of computers. I was able to have her go to a public library, so I could patiently walk her through how to use the computer and place Legacy Assurance in the search engine. Step by step we were able to locate the casket that she wanted for her husband, along with a vault and headstone. The funeral home worked very well with us and everything went very smoothly. The client was pleased—she kept thanking me, and the funeral home director stated they would definitely recommend Legacy Assurance to others in his community. The casket and vault were delivered on time and the wife was able to work later on processing the headstone order. I felt so pleased at the end of the day because my job was done and I had succeeded in providing excellent customer service.



Hope Moore

Hearing a wife and daughter cry to me after their loss broke my heart. I was able to give them three different options for funeral homes. When we received measurements, we were able to ship out the merchandise. The family was extremely happy and grateful for us. You have to connect with the family without getting emotional. Every one of these cases touches my heart, especially when the family sits there and cries on the phone to me. Hearing someone's pain is not easy, which is what pushes me to take care of our members and make sure they don't get taken advantage of.



Genesis Delgado



INCREDIBLE QUALITY AT UNBEATABLE PRICES!

Time and time again Legacy Assurance offers unbeatable value to their members through locked-in wholesale prices on a variety of high-quality funeral merchandise. Some of our most notable products are our elegant caskets, which often sell at funeral homes for thousands more than our low price of \$1,500. Since Legacy began in 2013 we have been able to keep our price the same, while funeral homes have consistently raised their prices each year. The chart below represents real families who have used their Legacy membership to save thousands by choosing from our selection of 18-gauge steel caskets.

	FUNERAL HOME PRICE	LEGACY ASSURANCE PRICE	SAVINGS
MEMBER A	\$6,000	\$1,500	\$4,500
MEMBER B	\$5,800	\$1,500	\$4,300
MEMBER C	\$5,400	\$1,500	\$3,900



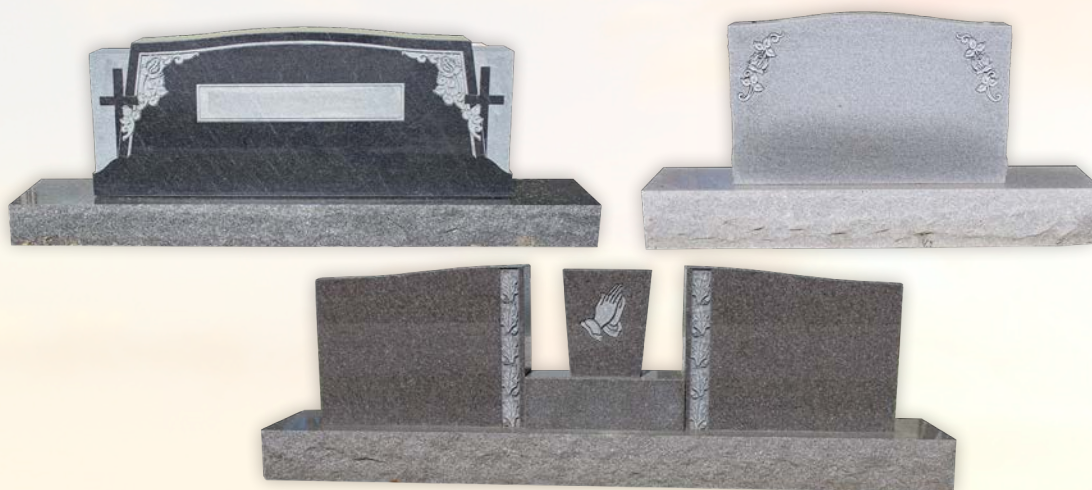
When choosing a traditional burial, a vault may also be required. A vault is used to line the grave and is required for many burials. The chart below represents real families who have used their Legacy membership to save on our fiberglass vaults that come with a 100-year warranty.

	FUNERAL HOME PRICE	LEGACY ASSURANCE PRICE	SAVINGS
MEMBER A	\$1,895	\$750	\$1,145
MEMBER B	\$1,295	\$750	\$545
MEMBER C	\$1,195	\$750	\$445

We also offer merchandise for those who chose to be cremated. Our urns come in a variety of elegant designs well below the national average. The national average price for an urn is \$275*. This price is often marked up by funeral homes who seek to make a profit on the more affordable cremation ceremony. The favorites below, as well as all of our Urns are locked in at just **\$99!**



Another piece of merchandise which can be purchased for either service types, is the monument. Monuments are often the most expensive piece of merchandise a family will buy, and vary so widely in price, that the national average ranges anywhere from \$2,000-\$5,000**. Legacy Assurance offers customizable granite monuments in three different colors, in flat and slant styles, as singles or doubles, and with over 400 customizable options. These monuments start at the low price of \$500 and most options won't cost our members more than \$1,500!



LEGACY SAVES. ENROLL YOUR POLICYHOLDERS IN A LEGACY ASSURANCE MEMBERSHIP TODAY!

* <http://www.nfda.org/news/statistics>

** <http://www.iscga.org>

***This is an advertisement paid for by Legacy Assurance, LLC



THE WISH TEAM: WHERE INDIVIDUALS SEEK HELP



Nicole's Testimony

It was April of this year when Nicole Jackson got the news that no daughter wants to hear. Her mother was suffering from sepsis and was given only 24 hours to live. The doctors had done all they could do, and the decision was made to use Hospice care for her final hours. At the same time, Nicole's daughter called to tell her that she was in labor and heading to the hospital.

Nicole, her husband, and her mother all live in Missouri, and her daughter lives in Oklahoma. As soon as Nicole got the news that her grandbaby was on the way, the questions started to flood her mind: How will I get through this? How am I going to plan my mom's funeral? Should I leave the state or stay? Can I make it in time for the birth? What do I tell my daughter? There was no time to stop and think, only to get in the car and start the six-hour drive to be there for the birth of her grandbaby. Nicole's husband knew they couldn't do this on their own and told her to call the WISH Team for help.

It is times like these that show why the WISH Team stands for Where Individuals Seek Help. This family was enduring the heartbreak of a loss and preparing to celebrate the arrival of a new life all at the same time. One of the things that compounds the heartache of losing someone you love, is the logistical negotiations of planning a funeral that follow. Nicole was simply not ready to think numbers at a time like this, so she reached out to us for help.

Whenever Nicole called us, it was towards the end of the business day and she was unsure if she would be able to find the assistance she needed. Our Director, Catherine Conner, answered the phone and without hesitation said, "I'm on it."

To add to the struggle, Nicole's brother, who was battling stage 3 cancer back in Texas, was wondering how he would be able to be a part of the funeral process from so far away. Luckily, our

website has all of our available merchandise represented with beautifully detailed photos where Nicole's brother could browse and be a part of choosing their mother's casket. In addition to facilitating the selection, we were able to provide a casket that surpassed those at the funeral homes and beat the funeral home's lowest price by \$1,400. We were even able to ship the casket and have it arrive at the funeral home less than 24 hours later. Nicole and her brother were so thankful that they were able to share that part of the process, but this was only one piece of a complicated puzzle.

We still had to secure the services and negotiate with the funeral home. The funeral home that was chosen back in Missouri started off at a high price of almost \$9,000 for services. We knew that this was just too high of a price and began the negotiation process. Having an advocate like our WISH Team on your side is so important. We are 100% dedicated to getting you the lowest price while still providing the service you desire. Our members' best interests are our number one priority.

After going back and forth with the funeral home director, our WISH Team was able to help bring the price of the funeral down to \$4,000, which included every product and service featured in the original quote. That's a savings of over 50%!

Nicole and her family were able to be fully in the moment when her grandbaby was born, and they were also able to focus on grieving such a significant loss. Nicole said, "I just don't think I could have done it. I was too emotional to go back and forth with the funeral home about prices. I'm so thankful for the Legacy Assurance WISH Team, and for Catherine Conner. I just don't know what I would have done without them."

With the help of our WISH Team the funeral was planned, merchandise delivered, and services held, all in less than 48 hours.

At Legacy Assurance this is what we do every day. Our sole purpose is to advocate for grieving families and lessen the burden of funeral planning after the loss of a loved one. We care for our clients, and are so proud to say that we were able to help Nicole and her family feel peace of mind during such a heartbreaking time.

THE CHART BELOW IS BASED ON ACTUAL SAVINGS FOR LEGACY ASSURANCE MEMBERS:

FUNERAL HOME PRICE:	PRICE AFTER LEGACY NEGOTIATION:	TOTAL SAVINGS:
\$10,405	\$4,815	\$5,590
\$12,000	\$4,995	\$7,005
\$12,400	\$6,521	\$5,879
\$10,850	\$4,250	\$6,600
\$6,000	\$1,500	\$4,500
\$9,370	\$3,995	\$5,380